

introducing The Big Picture

The most comprehensive personal financial planning program
available for a microcomputer

Many financial programs allow you to look only at isolated areas of your finances, such as your stocks or income taxes. The Big Picture, however, is a comprehensive personal financial planning tool. You use it to develop **a five year tax statement, balance sheet and cash flow**, projecting your entire financial situation to see how the components are interrelated.

A	B	C	D	E	F	G	H
1	THE BIG PICTURE Copyright 1983 APROPOS SOFTWARE INC.						
2	(A Comprehensive Financial Planning Program)						
3	-Name-						Page ...1
4							Print Coordinate: H122
5	First Year----->						
6		1983					
7		Year 1	Year 2	Year 3	Year 4	Year 5	
8	A. ASSETS						
9	[1] *Cash* Automatic Reinvestment of Interest? 1=yes-->						1
10	Checking Account I	0.00	0.00	0.00	0.00	0.00	
11	Chkg Int I	0.00	0.00	0.00	0.00	0.00	
12	Checking/Savings I	0.00	0.00	0.00	0.00	0.00	
13	Chkg/Sav Int I	0.00	0.00	0.00	0.00	0.00	
14	Savings/Time Dp I	0.00	0.00	0.00	0.00	0.00	
15	Sav/Time Dp Int I	0.00	0.00	0.00	0.00	0.00	
16	Annuity I	0.00	0.00	0.00	0.00	0.00	
17	Annuity Int I	0.00	0.00	0.00	0.00	0.00	
18							
19	[2] *Interest Bearing Securities (Bonds, Munis, & Money Market Funds)						
20	Bond/Bill/171 Fd I	0.00	0.00	0.00	0.00	0.00	

Working with The Big Picture is easy. Just fill in your income and investment information, and all calculations are automatically done for you (above). Your taxes and withholding are calculated and excess cash is reinvested five years into the future. In addition, the benefits of specific tax shelters and other investments can easily be determined (right).

CASH FLOW STATEMENT					
CASH INFLOW	1983	1984	1985	1986	1987
Compensation	0	0	0	0	0
Interest	0	0	0	0	0
Dividends	0	0	0	0	0
Misc. Cash Income:	0	0	0	0	0
Alimony, Misc	0	0	0	0	0
P'ship/Business	0	0	0	0	0
Tax Refunds	0	0	0	0	0
Pension	0	0	0	0	0
Social Security	0	0	0	0	0
Capital Gains	0	0	0	0	0
Total Cash Income	0	0	0	0	0
CASH OUTFLOW					
Living Expenses	0	0	0	0	0
Interest Paid	0	0	0	0	0
Taxes Paid:					
Federal	0	0	0	0	0
FICA/Self Emplmt	0	0	0	0	0
Misc Taxes	0	0	0	0	0
Misc Cash Deds	0	0	0	0	0
Plan Contributions	0	0	0	0	0
Misc Expenses	0	0	0	0	0
Purchase of Assets	0	0	0	0	0
Liab Liquidation	0	0	0	0	0
Total Cash Outflow	0	0	0	0	0
Excess Cash Flow	0	0	0	0	0
Reinvestment	0	0	0	0	0

The Big Picture can handle the following range of assets, liabilities and income entries:

- 4 Checking and Savings Accounts
- 4 Interest Bearing Securities
- 2 Mutual Funds
- 8 Stock Groups
- 2 Partnerships
- 2 Real Estate Investments
- 2 Profit Sharing Plans
- 2 Whole Life Insurance Policies
- 2 IRA or Keogh Plans
- 2 Residences
- 2 Automobiles
- 2 Automobile Loans
- 2 Partnership Loans
- 4 Home Mortgages
- Real Estate Loans
- 2 Life Insurance Loans
- 3 Miscellaneous Loans
- 2 Salaries
- 2 Bonuses
- 2 Misc. Cash Incomes
- 2 Misc. Non-Cash Incomes
- 7 Interest Income Items
- 8 Dividend Items
- 2 Partnership Incomes
- 2 Real Estate Incomes
- 1 Second Home Rental Income
- Employee Business Expenses
- Royalties
- Alimony
- Trust Income
- Unemployment Income
- Social Security Income
- 2 Misc. Income Items
- Tax Refunds
- 4 Fed. Long Term Capital Gains
- 2 Short Term Capital Gains
- 4 Tax Itemized Deductions
- 16 Interest Deductions
- 4 Contributions
- 6 Misc. Itemized Deductions
- 6 Tax Credit Items

As professional financial planners, our program developers were constantly asked questions that could only be solved by hours of financial and tax analysis. After years of frustration, they developed the Big Picture to answer their clients questions and yours as well.

Questions like these can be answered with The Big Picture. Its straightforward approach gives you the tools you need to make your important financial decisions.

- "Can we buy a house with our current savings and income?"
- "If I put 10% of my income in a tax shelter each year, what will my savings be in five years?"
- "If I reinvested all my surplus cash each year in a 10% money market fund, how long would I have to save to wait before I could afford the down payment on a second home?"
- "Which of two real estate tax shelters is best for me?"

The Big Picture requires an Apple[®] III with 256K of memory and VisiCalc[®] or Visicalc Advanced Version. These tools enable you to perform the same analyses a major California bank charges over \$5,000 for. **Get ahold of your finances today with The Big Picture!**



APROPOS SOFTWARE, INC.
64 Hillview Avenue
Los Altos, California 94022
(415) 948-7227

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